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B1 (Official Form 1) (04/13)	oodinone	1 ago = 01 00			
	Bankruptcy Co F MINNESOTA L DIVISION			Volunta	ary Petition
Name of Debtor (if individual, enter Last, First, Middle): Potes Mangra, Vishnu Joshue		Name of Joint Deb	otor (Spouse) (Last, First, Mi	ddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			sed by the Joint Debtor in th naiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Comp than one, state all): xxx-xx-0458	olete EIN (if more	Last four digits of than one, state all)	Soc. Sec. or Individual-Taxpa :	ayer I.D. (ITIN)/Con	mplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 13515 Oakland Dr Burnsville, MN		Street Address of	Joint Debtor (No. and Street	, City, and State):	
	ZIP CODE 55337				ZIP CODE
County of Residence or of the Principal Place of Business: <b>Dakota</b>		County of Resider	nce or of the Principal Place of	of Business:	
Mailing Address of Debtor (if different from street address): 13515 Oakland Dr Burnsville, MN		Mailing Address of	f Joint Debtor (if different fron	n street address):	
	ZIP CODE <b>55337</b>				ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	eet address above):				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	in 11 U.S.C. § Railroad Stockbroker Commodity B Clearing Bank Other Tax-Ex (Check bc Debtor is a ta: under title 26	ne box.) Business Real Estate as defined § 101(51B) roker	the Petiti  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Pe of a Foreign N Chapter 15 Pe of	etition for Recognition Main Proceeding etition for Recognition Ionmain Proceeding
Filing Fee (Check one box.)  ✓ Full Filing Fee attached.  ☐ Filing Fee to be paid in installments (applicable to individuals of signed application for the court's consideration certifying that the unable to pay fee except in installments. Rule 1006(b). See Comparing Filing Fee waiver requested (applicable to chapter 7 individual attach signed application for the court's consideration. See O	the debtor is Official Form 3A. s only). Must	Debtor is not Check if: Debtor's agg insiders or at on 4/01/16 a  Check all appl A plan is bein Acceptances	mall business debtor as defir t a small business debtor as dependent in a small business debtor as defired as debtor as defired as small business. The small business is a small business and business are less than \$2,490 and every three years thereaft.	ned by 11 U.S.C. § defined in 11 U.S.C ed debts (excluding, 925 (amount subjeter).	g debts owed to ect to adjustment or more classes
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured or Estimated Number of Creditors	and administrative ex				THIS SPACE IS FOR COURT USE ONLY
1-49 50-99 100-199 200-999 1,000-5,000		,001- ,000 25,001- ,000 50,000	50,001- Over 100,000 100,		
Estimated Assets		0,000,001 \$100,000 \$100 million to \$500 m		e than illion	
Estimated Liabilities		0,000,001 \$100,000 \$100 million to \$500 m		e than illion	

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31 (0	Official Form 1) (04/13)	1 agc 2 01 30	Page 2
Vc	oluntary Petition	Name of Debtor(s): Vishnu Joshue	Potes Mangra
(Tł	nis page must be completed and filed in every case.)		
	All Prior Bankruptcy Cases Filed Within Last	1	
Loca <b>No</b> r	tion Where Filed: <b>ne</b>	Case Number:	Date Filed:
Loca	tion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Nam <b>No</b> r	e of Debtor:	Case Number:	Date Filed:
Distri		Relationship:	Judge:
10Q of th		(To be completed if whose debts are prii I, the attorney for the petitioner named in the informed the petitioner that [he or she] may of title 11, United States Code, and have essuch chapter. I further certify that I have derequired by 11 U.S.C. § 342(b).  X /s/ Andrew C. Walker  Andrew C. Walker	y proceed under chapter 7, 11, 12, or 13 xplained the relief available under each elivered to the debtor the notice  4/23/2015  Date
	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable narm to	public nealth or safety?
	Ex	hibit D	
·	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D, completed and signed by the debtor, is attached and r is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached.	made a part of this petition.	eparate Exhibit D.)
		ling the Debtor - Venue	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day  There is a bankruptcy case concerning debtor's affiliate, general partr	s than in any other District.	, ,
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a f	
	•	des as a Tenant of Residential Proper	rty
	Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	the following.)
	Ō	Name of landlord that obtained judgme	ent)
	$\overline{i}$	(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after	cumstances under which the debtor wou	•
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	e 30-day period after the filing of the
_	Debtor certifies that he/she has served the Landlord with this certifica	tion (11 I I S C & 362(I))	

Case 15-31512 Doc 1 Filed 04/23/15 Entered 04/23/15 16:49:12 Desc Main Page 3 of 38 Document B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Vishnu Joshue Potes Mangra **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Vishnu Joshue Potes Mangra Vishnu Joshue Potes Mangra (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 4/23/2015 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Andrew C. Walker defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Andrew C. Walker Bar No. 0392525 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Law Offices of Curtis K. Walker maximum fee for services chargeable by bankruptcy petition preparers, I have 4356 Nicollet Ave So given the debtor notice of the maximum amount before preparing any document Minneapolis, MN 55409 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.(612) 824-4357 Fax No.(612) 824-8005 Printed Name and title, if any, of Bankruptcy Petition Preparer 4/23/2015 Date Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X

Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COUR-DISTRICT OF MINNESOTA ST. PAUL DIVISION

In re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

In re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Vishnu Joshue Potes Mangra
Vishnu Joshue Potes Mangra
Date: 4/23/2015

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B6A (Official Form 6A) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
			<b>*</b>	

(Report also on Summary of Schedules)

\$0.00

Total:

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B6B (Official Form 6B) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$300.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan,		Checking accounts with TCF Bank, funds on deposit include remaining 2014 income tax refunds	-	\$85.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Health Savings account 100% full fair market value	-	\$151.92
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Usual household goods and furnishings	-	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$50.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Vishnu	Joshue	Potes	Mangra
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x	401k 100% full fair market value	-	\$1,068.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Estimated earned, unpaid wages	-	\$1,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Kawasaki 636R - 27,000 miles	-	\$4,200.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Vishnu	Joshue	Potes	Mangra
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Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
	<u> </u>	3 continuation sheets attached	<b></b>	\$6.054.02

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B6C (Official Form 6C) (4/13)

In re Vishnu Joshue Potes Mangra

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
✓ 11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand	11 U.S.C. § 522(d)(5)	\$300.00	\$300.00
Checking accounts with TCF Bank, funds on deposit include remaining 2014 income tax refunds	11 U.S.C. § 522(d)(5)	\$85.00	\$85.00
Health Savings account	11 U.S.C. § 522(d)(5)	\$151.92	\$151.92
100% full fair market value			
Usual household goods and furnishings	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Wearing apparel	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
401k	11 U.S.C. § 522(d)(12)	\$1,068.00	\$1,068.00
100% full fair market value			
Estimated earned, unpaid wages	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
2006 Kawasaki 636R - 27,000 miles	11 U.S.C. § 522(d)(2)	\$1,612.00	\$4,200.00
* Amount subject to adjustment on 4/01/16 and every thr commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$4,366.92	\$6,954.92

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B6D (Official Form 6D) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Crieck this box it debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  FreedomRoad Financial 10509 Professional Cir, Ste 202 Reno, NV 89521	-	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2006 Kawasaki 636R - 27,000 miles REMARKS:				\$2,588.00	
			VALUE: \$4,200.00					
	•	•	Subtotal (Total of this I	ag	e) >		\$2,588.00	\$0.00
			Total (Use only on last	pag	e) >	-	\$2,588.00	\$0.00
continuation sheets attached						٠	(Report also on	(If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Vishnu Joshue Potes Mangra

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Great Lakes Higher Education 2401 International Lane Madison WI 53704 3192		-	DATE INCURRED: CONSIDERATION: Student loan REMARKS:				\$6,509.00
ACCT #: State Farm Insurance Bank PO Box 2326 Bloomington IL 61700-2326		-	DATE INCURRED: CONSIDERATION: Consumer debt REMARKS:				\$10,715.00
Representing: State Farm Insurance Bank			Yost and Bail PLLP 220 South 6th Street Suite 2050 Minneapolis, MN 55402				Notice Only
ACCT #: Verizon Wireless Bankruptcy Division 500 Technology Drive Suite #550 Weldon Spring, MO 63304		-	DATE INCURRED: CONSIDERATION: Consumer debt REMARKS:				\$592.00
Representing: Verizon Wireless Bankruptcy Division			Midland Funding Credit Management Attn Bankruptcy 8875 Aero Dr Ste 200 San Diego CA 92123				Notice Only
Subtotal > \$17,816.00  Total > \$17,816.00  (Use only on last page of the completed Schedule F.)  Nocontinuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6G (Official Form 6G) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6.

NAME AND ADDRESS OF CREDITOR				

Case 15-31512 Doc 1 Filed 04/23/15 Entered 04/23/15 16:49:12 Desc Main Page 17 of 38 Document Fill in this information to identify your case: Vishnu Joshue Potes Mangra Debtor 1 Middle Name First Name Last Name Check if this is: Debtor 2 An amended filing First Name Middle Name (Spouse, if filing) Last Name A supplement showing post-petition **DISTRICT OF MINNESOTA** United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employed Employment status** Employed job, attach a separate page with information about Not employed Not employed additional employers. Occupation Welder Include part-time, seasonal, or self-employed work. **Employer's name** Rosemount Aerospace, Inc Occupation may include **Employer's address** Burnsville, MN student or homemaker, if it Number Street Number Street applies. City State Zip Code City State Zip Code 6 months How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse \$2,567.50 List monthly gross wages, salary, and commissions (before all 2. payroll deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$433.33

Official Form B 6l Schedule I: Your Income page 1

\$3,000.83

Calculate gross income. Add line 2 + line 3.

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Debtor 1 Vishnu

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Case number (if known) Joshue First Name Middle Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$3,000.83 List all payroll deductions: \$606.66 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$56.33 \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. 5h. Other deductions. \$0.00 Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + \$662.99 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$2,337.84 List all other income regularly received: 8a. Net income from rental property and from operating a 8a. \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a \$0.00 8c. dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🛓 Specify: \$0.00 **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$0.00 Calculate monthly income. Add line 7 + line 9. 10. \$2,337.84 \$2,337.84 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12 \$2,337.84 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? Debtor began working November 2014. Previously unemployed with no income. Amount scheduled represents normal, ongoing wages and includes overtime pay. Yes. Explain:

F	ill in this inform	ation to id	entify	your case:			Cha	ck if this	· ie·	
	Debtor 1	Vishnu First Name		Joshue Middle Name	Potes Last Na	Mangra me		An am	s is: ended filing lement showing	post-petition
	Debtor 2						╽╵	chapte	r 13 expenses a	
	(Spouse, if filing)	First Name		Middle Name	Last Na	ime		followin	ng date:	
	United States Bankr	uptcy Court fo	r the:	DISTRICT OF M	MINNESOT	Α		MM / D	D / YYYY	<u> </u>
	Case number (if known)								-	ebtor 2 because eparate household
Of	ficial Form B	<u>6J</u>								
Sc	chedule J: Yo	ur Exper	nses							12/13
cor nan	rect information. If me and case numbe	more space er (if known).	is need Answe	ed, attach another r every question.	er sheet to t	ing together, both a his form. On the top	_	-		
P	art 1: Descri	be Your Ho	ouseho	old						
1.	Is this a joint case	€?								
	_ No	ebtor 2 live ir		rate household?						
2.	Do you have depe	endents?	□ N	0						
	Do not list Debtor 2 Debtor 2.	Jo not list Debtor 1 and		Yes. Fill out this information for each dependent		Dependent's relationship to Debtor 1 or Debtor 2		p to	Dependent's age	Does dependent live with you?  No
	Do not state the					<u>Daughter</u>			2	Yes
	dependents' name	S.							-	- 📙 Yes
										□ No - □ Yes
										□ No
										- ☐ Yes
										□ No □ Yes
3.	Do your expenses expenses of peop yourself and your	le other than	?	☑ No □ Yes						
Р	art 2: Estima	nte Your Or	ngoing	Monthly Exp	enses					
to r		of a date afte	r the ba		-	re using this form a supplemental Sche			-	
Inc	lude expenses paid th assistance and h	l for with non	-cash g		-				Your expens	ses
4.	The rental or hom Include first mortga	-	-	•					4.	\$400.00
	If not included in	•	,	<b>3</b> **						
	4a. Real estate ta	ixes							4a	
	4b. Property, hom	neowner's. or r	enter's i	nsurance					4b.	
				keep expenses					4c.	
		association o							4d.	

Debtor 1 Vishnu

First Name

Joshue Middle Name Document Page 20 of 38

Last Name

Case number (if known)

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. 6b. Water, sewer, garbage collection 6b Telephone, cell phone, Internet, satellite, and 6c \$80.00 cable services 6d. Other. Specify: Food and housekeeping supplies (See continuation sheet(s) for details) \$490.00 Childcare and children's education costs (See continuation sheet(s) for details) \$300.00 9. Clothing, laundry, and dry cleaning 9. \$175.00 10. Personal care products and services (See continuation sheet(s) for details) \$40.00 11. Medical and dental expenses 11. \$50.00 12. Transportation. Include gas, maintenance, bus or train 12. \$365.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$80.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Health insurance 15b. 15b. Vehicle insurance \$89.00 15c. 15d. Other insurance. Specify: 15d. Do not include taxes deducted from your pay or included in lines 4 or 20. 16. Taxes. Specify: 16. 17. Installment or lease payments: **Vehicle Payment** 17a. Car payments for Vehicle 1 17a. \$133.00 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: Student Loans 17c. \$89.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20h. Real estate taxes 20h 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e

Deb	otor 1	Cas	se 15-31512	Doc 1 Joshue	Filed 04/23/15  Document Fotes Many	Entered 04/23 Page 21 of 38	8/15 16:49:12 Case number (if kno		sc Main	
		First N		Middle Name	Last Name		(			
21.	Othe	er. S	pecify: See conti	inuation she	et		21.	+	\$50.00	
22.			thly expenses. As is your monthly exp		ough 21.		22.		\$2,341.00	
23.	Calc	ulate	your monthly net	income.						
	23a.	Cop	by line 12 (your com	nbined monthly	income) from Schedule	I.	23a.		\$2,337.84	
	23b.	Cop	by your monthly exp	enses from lin	e 22 above.		23b.		\$2,341.00	
	23c.		otract your monthly e result is your mon		n your monthly income. e.		23c.		(\$3.16)	
24.	Do y	ou ex	cpect an increase	or decrease in	n your expenses within	the year after you file	e this form?			
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?									
		No.								
	$   \overline{\mathbf{A}} $	Yes.		•	eir 2 year old daughte	•	•	•	• •	
				-	any other necessary s his mother's vehicle	<u>-</u>	-			

Entered 04/23/15 16:49:12 Desc Main Case 15-31512 Doc 1 Filed 04/23/15 Document Page 22 of 38 Case number (if known) Debtor 1 Vishnu **Joshue** Last Name First Name Middle Name Food and housekeeping supplies (details): \$425.00 Food **Household supplies** \$65.00 Total: \$490.00 Childcare and children's education costs (details): Debtor's share of daycare cost \$300.00 Total: \$300.00 10. Personal care products and services (details):

**Diapers** 

\$40.00 Total: \$40.00

21. Other. Specify:

**Tobacco & Cigarettes** \$36.00 Haircuts and personal grooming \$14.00

Total: \$50.00 Case 15-31512 Doc 1 Filed 04/23/15 Entered 04/23/15 16:49:12 Desc Main Document Page 23 of 38

B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

In re Vishnu Joshue Potes Mangra

Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$6,954.92		
C - Property Claimed as Exempt	Yes	1		•	
D - Creditors Holding Secured Claims	Yes	1		\$2,588.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$17,816.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,337.84
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$2,341.00
	TOTAL	17	\$6,954.92	\$20,404.00	

Case 15-31512 Doc 1 Filed 04/23/15 Entered 04/23/15 16:49:12 Desc Main Document Page 24 of 38

B 6 Summary (Official Form 6 - Summary) (12/14)

### ÚNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

In re Vishnu Joshue Potes Mangra

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

### State the following:

Average Income (from Schedule I, Line 12)	\$2,337.84
Average Expenses (from Schedule J, Line 22)	\$2,341.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$2,521.50

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$17,816.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$17,816.00

Case 15-31512 Doc 1 Filed 04/23/15 Entered 04/23/15 16:49:12 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07)

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In re Vishnu Joshue Potes Mangra

Case No.	
	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my k		
Date <u>4/23/2015</u>	Signature //s/ Vishnu Joshue Potes Mangra Vishnu Joshue Potes Mangra	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

In re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$31,684.00 2013 gross wages

\$17,199.00 2014 gross wages

\$11,616.06 Year to date gross wages

### 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

...

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

✓

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

ln re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	4.	Si
None		

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
State Farm Mutual Automobile
Insurance Company vs. Vishnu
Joshue Potes-Mangra
27-cv-14-7258

NATURE OF PROCEEDING Civil judgment

COURT OR AGENCY AND LOCATION State of Minnesota County of Hennepin 4th Judicial District STATUS OR DISPOSITION Entered

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

	ST	. PAUL DIVISION			
In	re: Vishnu Joshue Potes Mangra		Case No	(if known)	
		T OF FINANCIAL AF ontinuation Sheet No. 2	FAIRS		
None	9. Payments related to debt counseling or bank List all payments made or property transferred by or on beha consolidation, relief under the bankruptcy law or preparation commencement of this case.	If of the debtor to any persons		•	bt
	NAME AND ADDRESS OF PAYEE Walker & Walker Law Offices, PLLC 4356 Nicollet Ave So Minneapolis, MN 55409	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR		OF MONEY OR DESCRIPTION DE OF PROPERTY	
lone	10. Other transfers  a. List all other property, other than property transferred in the either absolutely or as security within TWO YEARS immediat 12 or chapter 13 must include transfers by either or both spor joint petition is not filed.)	tely preceding the commencer	ment of this cas	se. (Married debtors filing under chap	
None	b. List all property transferred by the debtor within TEN YEAl similar device of which the debtor is a beneficiary.	RS immediately preceding the	commenceme	ent of this case to a self-settled trust o	or
Vone ✓	11. Closed financial accounts List all financial accounts and instruments held in the name of transferred within ONE YEAR immediately preceding the concertificates of deposit, or other instruments; shares and share brokerage houses and other financial institutions. (Married deaccounts or instruments held by or for either or both spouses petition is not filed.)	nmencement of this case. Inc e accounts held in banks, crec ebtors filing under chapter 12 o	lude checking, lit unions, pens or chapter 13 m	savings, or other financial accounts, sion funds, cooperatives, associations nust include information concerning	S,
lone <b>√</b>	12. Safe deposit boxes List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtors both spouses whether or not a joint petition is filed, unless the	s filing under chapter 12 or cha	apter 13 must ir	nclude boxes or depositories of either	•
None	13. Setoffs List all setoffs made by any creditor, including a bank, agains case. (Married debtors filing under chapter 12 or chapter 13 r petition is filed, unless the spouses are separated and a joint	must include information conc			f this
lone	14. Property held for another person List all property owned by another person that the debtor hold	ds or controls.			

NAME AND ADDRESS OF OWNER Debtor's mother Burnsville, MN DESCRIPTION AND VALUE
OF PROPERTY
1995 Eagle Talon

LOCATION OF PROPERTY

Debtor occasionally drives
his mother's vehicle

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

ln re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

N	_	n	_	

#### 15. Prior address of debtor

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## None

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

ln re:	Vishnu Joshue Potes Mangra	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 4
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None	
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
None	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
-	21. Current Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

Date \_

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

	31. FAUL DIVISION							
ln	re: Vishnu Joshue Potes Mangra  Case No. (if known)							
	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5							
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.							
None	23. Withdrawals from a partnership or distributions by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.							
None	24. Tax Consolidation Group  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.							
None	25. Pension Funds  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.							
[If co	mpleted by an individual or individual and spouse]							
	lare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any hments thereto and that they are true and correct.							
Date	4/23/2015 Signature /s/ Vishnu Joshue Potes Mangra of Debtor Vishnu Joshue Potes Mangra							

Signature \_\_\_\_ of Joint Debtor

(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION

IN RE: Vishnu Joshue Potes Mangra CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

estate. Attach additional pages if necess	ary.)	1			
Property No. 1					
Creditor's Name: FreedomRoad Financial 10509 Professional Cir, Ste 202 Reno, NV 89521		Describe Property Securin 2006 Kawasaki 636R - 27	-		
Property will be (check one):  Surrendered  Retained  Redeem the property Reaffirm the debt Other. Explain (for example, avoid	t least one):				
PART B Personal property subject to u Attach additional pages if necessary.)	elaimed as exempt nexpired leases. (All three colu	umns of Part B must be com	pleted for each	unexpired lease.	
Property No. 1  Lessor's Name:	Describe Lesses	I Proportiy	L agga will be	A coursed surrought to	
None	Describe Leased	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	
			YES 🗆	NO 🗆	
I declare under penalty of perjury that personal property subject to an unexp	ired lease.	tion as to any property of  /s/ Vishnu Joshue Potes M  Vishnu Joshue Potes Mangr	angra	uring a debt and/or	
D /	<b>a</b> .				

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FreedomRoad Financial 10509 Professional Cir, Ste 202 Reno, NV 89521

Great Lakes Higher Education 2401 International Lane Madison WI 53704 3192

Midland Funding Credit Management Attn Bankruptcy 8875 Aero Dr Ste 200 San Diego CA 92123

State Farm Insurance Bank PO Box 2326 Bloomington IL 61700-2326

Verizon Wireless Bankruptcy Division 500 Technology Drive Suite #550 Weldon Spring, MO 63304

Yost and Bail PLLP 220 South 6th Street Suite 2050 Minneapolis, MN 55402

			Doc	ument Page 34 d	of 38
F	ill in this inf	ormation to i	identify your case		Check one box only as directed in thi
D	ebtor 1	Vishnu	Joshue	Potes Mangra	form and in Form 22A-1Supp:
		First Name	Middle Name	Last Name	1. There is no presumption of abuse.
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	2. The calculation to determine if a presumption of abuse applies will be made under Chapte
U	nited States Ba	nkruptcy Court fo	or the: <b>DISTRICT OF</b>	MINNESOTA	Means Test Calculation (Official Form 22A-
	ase number known)				of qualified military service but it could apply later.
L					Check if this is an amended filing
Of	ficial Form	22A-1			
Cł	napter 7 S	tatement o	f Your Current	<b>Monthly Income</b>	12
info exe ser wit	ormation applie empted from a p vice, complete h this form.	es. On top of an presumption of and file the Sta	ny additional pages, w abuse because you d tement of Exemption	rite your name and case no o not have primarily consu from Presumption of Abus	the line number to which the additional umber (if known). If you believe that you are timer debts or because of qualifying military e Under § 707(b)(2) (Official Form 22A-1Supp)
Р	art 1: Ca	iculate Your	Current Monthly I	ncome	
1.	What is your	marital and filin	ng status? Check one of	only.	
	<b>⊘</b> Not mar	ried. Fill out Col	umn A, lines 2-11.		
		and your spous	se is filing with you. Fi	ill out both Columns A and B	3, lines 2-11.
		and your spous	se is NOT filing with yo	ou. You and your spouse a	are:
	_ Livi	ng in the same	household and are no	t legally separated. Fill out	both Columns A and B, lines 2-11.
	dec	lare under penal	ty of perjury that you an	d your spouse are legally se	e11; do not fill out Column B. By checking this box, you eparated under nonbankruptcy law that applies or that you get the Means Test requirements. 11 U.S.C. § 707(b)(7)(E
	bankruptcy c August 31. If in the result.	ase. 11 U.S.C. the amount of your Do not include an	§ 101(10A). For exampour monthly income varing income amount more	ole, if you are filing on Septe ied during the 6 months, add e than once. For example, if	ed during the 6 full months before you file this ember 15, the 6-month period would be March 1 through the income for all 6 months and divide the total by 6. If both spouses own the same rental property, put the my line, write \$0 in the space.
					Column A Column B  Debtor 1 Debtor 2 or non-filing spouse
2.	•	vages, salary, tip vroll deductions).	ps, bonuses, overtime	, and commissions	\$2,521.50
3.	Alimony and if Column B is		ayments. Do not includ	de payments from a spouse	<u>\$0.00</u>
4.	expenses of y regular contrib your depende	you or your depoutions from an units, parents, and	d roommates. Include re		<u>\$0.00</u>

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Debtor 1

Vishnu

**Joshue** 

First Name Middle Name

Column A Column B

				Debtor 1	Debtor 2 or non-filing spouse	
5.	Net income from operating a business, profession, or	farm				
	Gross receipts (before all deductions)	\$0.00				
	Ordinary and necessary operating expenses —	\$0.00	Сору			
	Net monthly income from a business, profession, or farm	\$0.00	1 7	\$0.00		
6.	Net income from rental and other real property					
	Gross receipts (before all deductions)	\$0.00				
	Ordinary and necessary operating expenses —	\$0.00	Сору			
	Net monthly income from rental or other real property	\$0.00		\$0.00		
7.	Interest, dividends, and royalties			\$0.00		
8.	Unemployment compensation			\$0.00		
	Do not enter the amount if you contend that the amount rebenefit under the Social Security Act. Instead, list it here:					
	For you	\$0.	00			
	For your spouse					
9.	<b>Pension or retirement income.</b> Do not include any amou was a benefit under the Social Security Act.	unt received that	:	\$0.00		
10.	Income from all other sources not listed above. Specia amount. Do not include any benefits received under the Sor payments received as a victim of a war crime, a crime a or international or domestic terrorism. If necessary, list of separate page and put the total on line 10c.	Social Security A against humanity	.ct /,			
	10a					
	10b					
	10c. Total amounts from separate pages, if any.		+		+	
11.	Calculate your total current monthly income. Add lines 2 through 10 for each column.		ſ	\$2,521.50	+	\$2,521,50
	Then add the total for Column A to the total for Column B.		L	ΨΣ,3Σ1.30		Total current
						monthly income

#### Part 2: **Determine Whether the Means Test Applies to You**

12. Calculate your current monthly income for the year. Follow these steps:

12b. The result is your annual income for this part of the form.

Multiply by 12 (the number of months in a year).

\$2,521.50

X 12

\$30,258.00

		Cas	se 15-31512	Doc 1		04/23/15			15 16:49:12		ain
Deb	otor 1	Vi	ishnu	Joshue	Dog	ument	Page 3	6 of 38	mber (if known)		
200	7.01		rst Name	Middle Name		ast Name		_	moor (ii iuromi)		
13.	Calc	ulate	the median famil	y income that a	applies to	<b>o you.</b> Follow	v these step	s:			
	Fill i	n the s	state in which you	live.		Minn	esota				
	Fill i	n the r	number of people i	n your househol	ld.		1				
	Fill i	n the r	median family inco	me for your stat	e and siz	ze of househo	old			13.	\$50,934.00
			st of applicable mess for this form. Th			-			separate		
14.	How	do th	ne lines compare	?							
	14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse.  Go to Part 3.										
	14b. Line 12b is more than line 13. On the top of page 1, check box 2, <i>The presumption of abuse is determined by Form 22A-2</i> . Go to Part 3 and fill out Form 22A-2.										
Р	art 3	: [	Sign Below								
	Ву	signir	ng here, I declare ι	under penalty of	perjury t	hat the inform	nation on thi	s statement ar	nd in any attachr	ments is true and	d correct.
	X		Vishnu Joshue hnu Joshue Po		a		X -	Signature of De	ebtor 2		
		Date	<b>4/23/2015</b> MM / DD / YYYY				[	Date MM / DE	) / YYYY		

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

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Local Form 1007-1 (05/14)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re	nu Joshue Potes Mangr	3	
V 13111	nd Joshue i Oles Mangi	<b>д</b>	Case No
	Debtor(s).		Chapter 7
	DISCLOS	URE	OF COMPENSATION OF ATTORNEY FOR DEBTOR
bankı	e-named debtor(s) and truptcy, or agreed to be p	hat coaid to	29(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the ompensation paid to me within one year before the filing of the petition in o me, for services rendered or to be rendered on behalf of the debtor(s) on with the bankruptcy case is as follows:
For l	egal services, I have ag	reed t	to accept
Prior	to the filing of this state	ment	I have received
Bala	nce Due		<u></u> \$0.00
2.	The source of the cor	npen	sation paid to me was:
	<b>D</b> ebtor		Other (specify)
3.	The source of compe	nsatio	on to be paid to me is:
	<b>D</b> ebtor		Other (specify)
4. they	I have not agree are members and associated	d to s	share the above-disclosed compensation with any other person unless of my law firm.
	are not members or ass	ociate	e the above-disclosed compensation with another person or persons es of my law firm. A copy of the agreement, together with a list of the aring in the compensation, is attached.
5.	In return for the above bankruptcy case, inclu		closed fee, I have agreed to render legal service for all aspects of the
	(a) Analysis of the de whether to file a petiti		financial situation, and rendering advice to the debtor in determining bankruptcy;
	(b) Preparation and fi required;	ing o	f any petition, schedules, statements of affairs and plan which may be
	(c) Representation of adjourned hearings the		lebtor at the meeting of creditors and confirmation hearing, and any f;

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Local Form 1007-1 (05/14)

- (d) Representation of the debtor in contested bankruptcy matters; and
- (e) Other services reasonably necessary to represent the debtor(s).
- 6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirements of paragraph 9 of the Statement of Financial Affairs of the duty to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

### **CERTIFICATION**

I certify that the foregoing is a complete statement of any me for representation of the debtor(s) in this bankruptcy case.	agreement or arrangement for payment to
Date: April 23, 2015	Signature of Attorney
	/s/ Andrew C. Walker